

This listing of claims will replace all prior versions and listings of claims in the instant application:

LISTING OF CLAIMS

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1. (Original) A method for collecting and providing consumer information to a user comprising:
 - (a) receiving from a requesting computer a request for consumer information from a user, said request identifying a consumer;
 - (b) retrieving said requested consumer information corresponding to said identified consumer from at least one network location, said consumer information comprising at least one data item; and
 - (c) transferring at least one data item in said retrieved consumer information to a corresponding field in a user interface in said requesting computer.
 2. (Original) The method of claim 1, further comprising:
authenticating said user to a service computer system capable of performing said steps of claim 1.
 3. (Original) The method of claim 1, wherein said consumer information comprises consumer demographic information.
 4. (Original) The method of claim 1, wherein said consumer information comprises consumer insurance information.
 5. (Original) The method of claim 1, wherein said consumer information comprises credit information, medical information, or public record information.
 6. (Original) The method of claim 1, further comprising:
presenting said retrieved consumer information to said user for verification.

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7. (Original) The method of claim 1, wherein said step (c) uses screen scraping technology.

8. (Original) A method for collecting and providing consumer demographic information and consumer insurance information to a user comprising:

(a) receiving from a requesting computer a request for consumer demographic information from a user, said request identifying a consumer;

(b) retrieving said requested consumer demographic information corresponding to said identified consumer from at least one network location, said consumer demographic information comprising at least one data item;

(c) presenting said retrieved consumer demographic information to said user for verification;

(d) receiving from a requesting computer a request for consumer insurance information from a user, said request identifying a consumer;

(e) retrieving said requested consumer insurance information corresponding to said identified consumer from at least one network location, said consumer insurance information comprising at least one data item; and

(f) upon verification of said consumer insurance information by said user, transferring at least one data item in said retrieved consumer demographic information or said consumer insurance information to a corresponding field in a user interface in said requesting computer.

9. (Original) A system for collecting and providing consumer information to a user comprising:

a buffer for receiving a user request for consumer information from a requesting computer and for receiving said consumer information from a specified network location;

a consumer information matching system for retrieving said consumer information; and,

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a transfer agent for transferring at least one item of said consumer information in said retrieved consumer information to a corresponding field in a user interface in said requesting computer.

10. (Original) The system of claim 9, wherein said consumer information comprises consumer demographic information.

11. (Original) The system of claim 9, wherein said consumer information comprises consumer insurance information.

12. (Original) The system of claim 9, wherein said consumer information comprises credit information, medical information, or public record information.

13. (Original) The system of claim 9, said consumer information matching system further comprising a benefits matching system for retrieving and matching consumer insurance information and a demographic matching system for retrieving and matching consumer demographic information.

14. (Original) A machine readable storage, having stored thereon a computer program having a plurality of code sections executable by a machine for causing the machine to perform the steps of:

(a) receiving from a requesting computer a request for consumer information from a user, said request identifying a consumer;

(b) retrieving said requested consumer information corresponding to said identified consumer from at least one network location, said consumer information comprising at least one data item; and

(c) transferring at least one data item in said retrieved consumer information to a corresponding field in a user interface in said requesting computer.

15. (Original) The machine readable storage of claim 14, further comprising:

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authenticating said user to a service computer system capable of performing said steps of claim 14.

16. (Original) The machine readable storage of claim 14, wherein said consumer information comprises consumer demographic information.

17. (Original) The machine readable storage of claim 14, wherein said consumer information comprises consumer insurance information.

18. (Original) The machine readable storage of claim 14, wherein said consumer information comprises credit information, medical information, or public record information.

19. (Original) The machine readable storage of claim 14, further comprising: presenting said retrieved consumer information to said user for verification.

20. (Original) The machine readable storage of claim 14, wherein said step (c) uses screen scraping technology.

21. (Original) A machine readable storage, having stored thereon a computer program having a plurality of code sections executable by a machine for causing the machine to perform the steps of:

(a) receiving from a requesting computer a request for consumer demographic information from a user, said request identifying a consumer;

(b) retrieving said requested consumer demographic information corresponding to said identified consumer from at least one network location, said consumer information comprising at least one data item; and

(c) presenting said retrieved consumer demographic information to said user for verification;

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- (d) receiving from a requesting computer a request for consumer insurance information from a user, said request identifying a consumer;
 - (e) retrieving said requested consumer insurance information corresponding to said identified consumer from at least one network location, said consumer information comprising at least one data item; and
 - (f) upon verification of said consumer insurance information by said user, transferring at least one data item in said retrieved consumer demographic information or said consumer insurance information to a corresponding field in a user interface in said requesting computer.
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22. (New) A method of determining insurance eligibility information for consumers comprising:
- receiving a list of one or more consumers;
 - querying at least one of a plurality network locations specifying insurance eligibility information to determine whether one or more of the consumers is insured by an insurance carrier; and
 - indicating which of the consumers of the list have insurance.
23. (New) The method of claim 22, wherein the plurality network locations are insurance carrier computer systems.
24. (New) The method of claim 22, further comprising:
- for the consumers having insurance, specifying which insurance carrier provides insurance for at least one of the consumers having insurance.
25. (New) The method of claim 22, further comprising:
- determining that at least one of the consumers is insured by two or more insurance carriers.
26. (New) The method of claim 25, further comprising:

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for the consumers insured by two or more insurance carriers, specifying which insurance carriers provide insurance for at least one of the consumers.

27. (New) The method of claim 25, further comprising:
determining which insurance carrier is a primary carrier.

28. (New) The method of claim 27, further comprising:
indicating which insurance carrier is the primary carrier.

29. (New) The method of claim 22, wherein the list of consumers specifies supplemental consumer information, said method further comprising:
determining that at least one item of supplemental consumer information for one or more consumers is missing from the list of consumers; and
querying at least one of a plurality network locations specifying demographic information to locate at least one of the missing items of supplemental consumer information.

30. (New) A machine readable storage having stored thereon a computer program having a plurality of code sections executable by a machine, for causing the machine to perform the steps of:
receiving a list of one or more consumers;
querying at least one of a plurality network locations specifying insurance eligibility information to determine whether one or more of the consumers is insured by an insurance carrier; and
indicating which of the consumers of the list have insurance.

31. (New) The machine readable storage of claim 30, wherein the plurality network locations are insurance carrier computer systems.

32. (New) The machine readable storage of claim 30, further comprising:

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for the consumers having insurance, specifying which insurance carrier provides insurance for at least one of the consumers having insurance.

33. (New) The machine readable storage of claim 30, further comprising:
determining that at least one of the consumers is insured by two or more insurance carriers.

34. (New) The machine readable storage of claim 33, further comprising:
for the consumers insured by two or more insurance carriers, specifying which insurance carriers provide insurance for at least one of the consumers insured by two or more insurance carriers.

35. (New) The machine readable storage of claim 33, further comprising:
determining which insurance carrier is a primary carrier.

36. (New) The machine readable storage of claim 35, further comprising:
indicating which insurance carrier is the primary carrier.

37. (New) The machine readable storage of claim 30, wherein the list of consumers specifies supplemental consumer information, said method further comprising:

determining that at least one item of supplemental consumer information for one or more consumers is missing from the list of consumers; and

querying at least one of a plurality network locations specifying demographic information to locate at least one of the missing items of supplemental consumer information.